



# Get help with bills and other costs

As the cost of living rises, many people are struggling to find the extra money for essentials. **Help is available.** It's best to ask for help early before you get far into debt. Follow these tips and find contact details for the council at [www.milton-keynes.gov.uk/cost-living-support](http://www.milton-keynes.gov.uk/cost-living-support)

## 1. Get what you're entitled to

Up to 7 million people in the UK are missing out on income-related benefits.

Visit [www.milton-keynes.gov.uk/benefits](http://www.milton-keynes.gov.uk/benefits) to check if you're eligible for Housing Benefits or a reduction in Council Tax.

Visit [www.gov.uk](http://www.gov.uk) to check eligibility for:

- Universal Credit
- Job Seekers Allowance
- Pension Credit
- Tax Credits

Check your bank account to make sure you've also received these national payments:

- **Winter Fuel Payment** up to £300 for people born on or before 26 September 1955.
- **Cold Weather Payment** – £25 payment for people on certain benefits every week of very cold weather between November and March.
- **Warm Home Discount** – £140 discount for some people who get Pension Credit or are on a low-income.
- **£150 Disability Cost-of-Living Payment** – if you are entitled, you should receive this by end October

## 2. Help with childcare costs

Use [www.gov.uk/childcare-calculator](http://www.gov.uk/childcare-calculator) to check if you could receive free childcare for children aged between 2 and 4 or help if your child is under 16 (or under 17 with a disability).

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk. Find out at [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

## Crisis support from your council

Apply for these current schemes at:

[www.milton-keynes.gov.uk/cost-living-support](http://www.milton-keynes.gov.uk/cost-living-support)

- Emergency funds for essential living costs eg food, repairs, school uniform (apply under **Household Support Fund**)
- Essential household goods, crisis food vouchers and fuel (apply under **Local Welfare Provision**)
- Extra help if you're on Housing Benefit and behind on your rent (apply under **Discretionary Housing Payments**)

For free and confidential guidance about benefits, debt, and everyday money management, visit:

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

### 3. Apply for extra allowances

If you care for someone at least 35 hours a week, and they get certain benefits, you may be entitled to £69.70 in Carer's Allowance. [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)

If you have a disability severe enough that you need someone to help look after you, Attendance Allowance can help with extra costs. [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

Personal Independence Payments (PIP) can help if you have a long-term physical or mental health condition or disability or find it hard to do certain tasks. [www.gov.uk/pip](http://www.gov.uk/pip)

### 4. Get a water bill discount

If you're on a low income you could get a discount of up to 50% by switching tariffs. [www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite/](http://www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite/)

### 5. Help with energy costs

Call our Warmth and Wellbeing Helpline on 0800 107 0044 for expert advice from National Energy Foundation's Better Housing Better Health team: how to get better energy deals, and how to apply for grants to make your home better insulated. Some local people could save as much as £115 a year.

Many energy companies offer help schemes and you don't always need to be their customer. Ask about being put on your suppliers' Priority Services Register, a free energy support service if you are vulnerable.

### Need someone on your side?

If you're in a vulnerable situation, someone at the Citizens Advice Extra Help Unit could take on your case. The Citizens Advice Energy Help Unit will also raise issues with energy suppliers. Call **0808 223 1133** or use online webchat. For textphone, dial **18001** first.

## Food, clothes and other items

These local schemes can help:

### MK Food Bank

Contact the helpline on **0300 303 4933** or text HELP to **07874 964 505** if you're struggling to afford food. Also offers a top up shop – 10 items for £2 cash.

*We've donated an extra £80,000 to help the Food Bank set up 88 top up shops this winter.*

### MK Community Fridge

Saves quality food from going to waste. Visit [www.mkcommunityfridge.org](http://www.mkcommunityfridge.org) to find out when and where the food sharing fridges are open to donate or receive.

### SOFEA community larders

Get £15 of food for just £3.50 – find out more and become a member at [www.sofea.uk.com](http://www.sofea.uk.com)  
*We've donated £20,000 to help SOFEA buy an extra 2,300 family-size food shops this winter.*

### Children and Family Centres

We have 17 Children and Family Centres in MK and they're hubs of activities and services for local families. Find out what's on at [www.milton-keynes.gov.uk/children-s-centres](http://www.milton-keynes.gov.uk/children-s-centres)

### Baby Basics MK

Offering essential items including clothing, toys, sleeping and feeding equipment, toiletries and baby food/formula. [www.babybasicsmk.org.uk](http://www.babybasicsmk.org.uk)

### MK Store House

Provides free donated clothing for adults and school age children to people who are struggling financially. [www.mkstorehouse.org](http://www.mkstorehouse.org)